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(71) Applicant (for all designated States except US): **ACCENTURE LLP** [US/US]; 1661 Page Mill Road, Palo Alto, CA 94304 (US).

(72) Inventors; and

(75) Inventors/Applicants (for US only): **SLOAN, Ronald, E.** [CA/CA]; 228 Hill Avenue, Toronto, Ontario M4R 1J2 (CA). **SLUTSKY, Stephen, B.** [CA/CA]; Penthouse B, 206 St. George Street, Toronto, Ontario M5R 2N6 (CA).

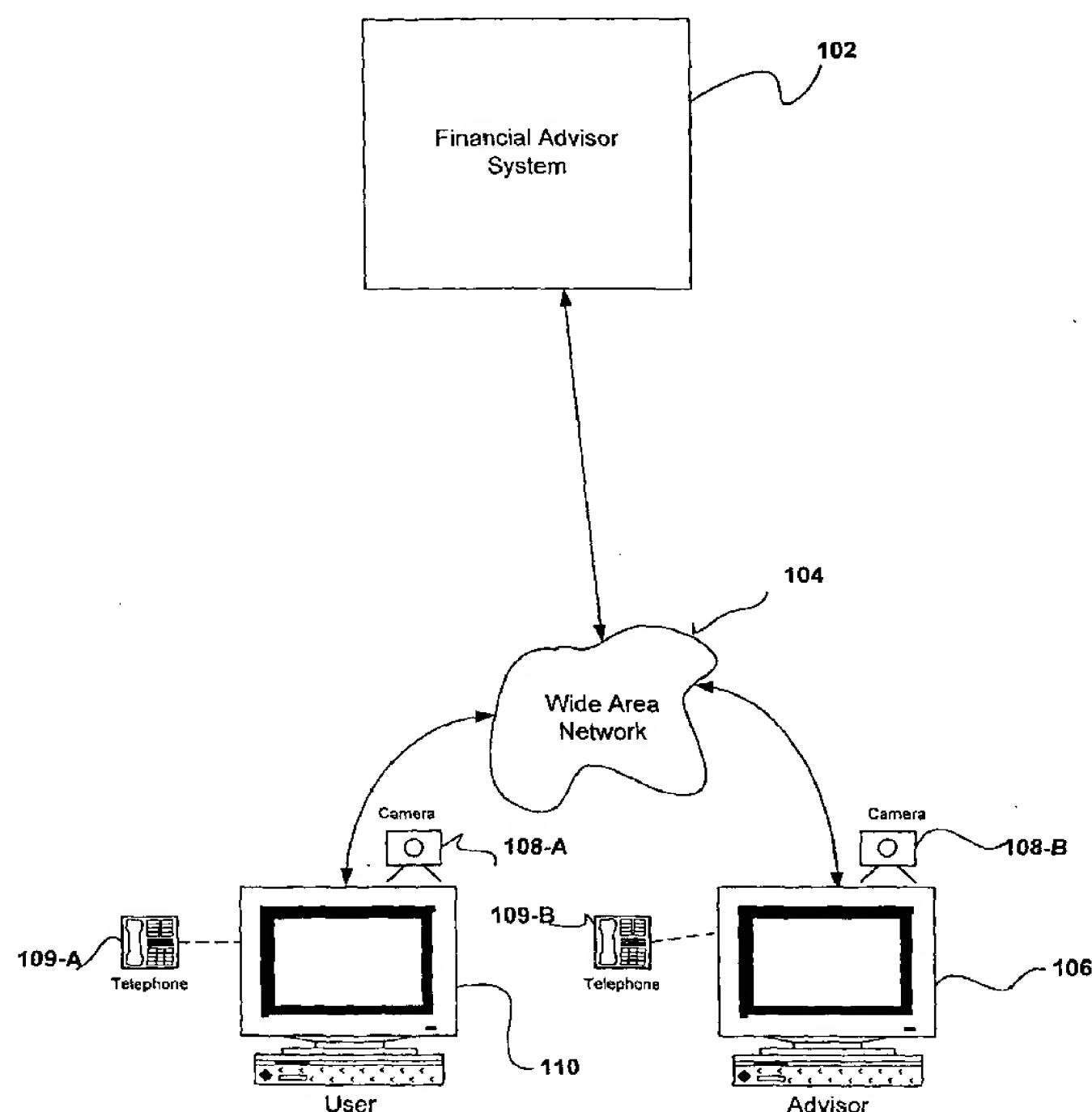
(74) Agents: **EDWARDS, Glenn, W.** et al.; Oppenheimer Wolff & Donnelly LLP, 1400 Page Mill Road, Palo Alto, CA 94304 (US).

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[Continued on next page]

(54) Title: FINANCIAL MODELING AND COUNSELING SYSTEM



(57) Abstract: The present invention relates to a financial management system for providing personalized financial advice to a user (110). The system operates in a collaborative computing environment between the user and a financial advisor (106) and comprises a service level subsystem and an advice generating subsystem (102). The service level subsystem allows the user to negotiate a service level agreement that defines the user's desired level of support and limits access to user provided information. The advice generating subsystem is coupled to the service level subsystem and includes one or more coaching engines that dynamically analyze the financial needs of the user in accordance with the user's service level agreement. Furthermore, the coaching engine provides customized financial advice tailored to the user's life intentions.



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INTERNATIONAL SEARCH REPORT

International application No.

PCT/US02/25489

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06F 17/60

US CL : 705/36, 35

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/36, 35

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
NONE

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
EAST (US, EUROPEAN AND JAPANESE) DATABASE

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 5,615,109 A (EDLER) 25 March 1997, entire document	1-25
A	US 5,774,883 A (ANDERSEN et al) 30 June 1998, entire document	1-25
A	US 6,151,582 A (HUANG et al) 21 November 2000, entire document	1-25
A	US 6,256,773 A (BOWMAN-AMUAH) 03 JULY 2001, entire document	1-25



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Box PCT

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Facsimile No. (703)305-3230

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JAGDISH PATEL

Telephone No. (703)308-7837